

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

IN RE: MICHAEL J. RUTKOWSKI

Case Number: 18-51686- MLO  
Chapter 13  
Judge MARIA L. OXHOLM

Debtor(s)

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WILLIAM D. JOHNSON (P54823)  
ACCLAIM LEGAL SERVICES, P.L.L.C.  
8900 E. 13 Mile Rd.  
Warren, MI 48093  
(248) 443-7033

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**ORDER CONFIRMING PLAN AND VACATING STAY AS TO SANTANDER  
CONSUMER USA**

The debtor(s) Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. '1325(a) are met.

Therefore, IT IS HEREBY ORDERED that debtor(s) Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of ACCLAIM LEGAL SERVICES, PLLC attorney for the debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of **FEE APP** in fees and \$0 in expenses, and that the portion of such claim which has not already been paid, to-wit: **FEE APP** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the debtor(s) shall maintain all policies of insurance on all property of the debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. '502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due to the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]

☒ [X] The Debtor's Chapter 13 Plan payments shall increase to \$1,573.30 semi-monthly effective May 1, 2019 upon the termination of the obligation owed to Chrysler Financial for the 2014 Chrysler Town & Country.

☒ [X] The Debtor's Chapter 13 Plan payments shall increase to \$1,773.30 semi-monthly effective January 1, 2021 upon the termination of the obligation owed to Huntington National Bank for the 2011 Cadillac CTS.

☒ [X] The Debtor's Chapter 13 Plan payments shall increase to \$1,933.30 semi-monthly effective October 1, 2022 upon the termination of the obligation owed to Ally Financial for the 2013 Honda Accord.

☒ [X] \$5000.00 of Creditor Michigan Unemployment Insurance Agency's claim shall be classified as a Class 8 debt. The balance of their claim shall be classified as a Class 9 general unsecured.

☒ [X] The automatic stay as it applies to a 2015 Chrysler 200, VIN 1C3CCCAB3FN589115, is hereby vacated as to Santander Consumer USA, Pacer Claim #31. To the extent that any automotive lease for the vehicle was in place between Debtor and Santander Consumer USA at the time of filing as reflected in Proof of Claim 31, such automotive lease is hereby rejected.

[X] The Debtor's Chapter 13 Plan payments shall be \$1,358.00 semi-monthly effective March 18, 2019.

[X] Proof of Claim 3 of Creditor Ally Bank shall be amended so that the amount necessary to cure any default as of the date of the petition shall be \$0.00. Proof of Claim 3 shall continue to be paid directly by the Debtor, as the claim is current and there are no arrearages.

**OBJECTIONS WITHDRAWN:**

/s/ Tammy L. Terry

Tammy L. Terry (P46254)  
Standing Chapter 13 Trustee  
535 Griswold St.  
Suite 2100  
Detroit, MI 48226  
(313) 967-9587

/s/ Ryan A. Paree

Ryan A. Paree (P80345)  
Acclaim Legal Services, PLLC  
Attorney for Debtor  
8900 E. 13 Mile Rd.  
Warren, MI 48093  
248-443-7033  
filing@acclaimlegalservices.com

/s/ Nathan D. Petrusak (w/ permission)

Attorney for Creditor Ally Bank

/s/ Shannon Husband (w/ permission)

On Behalf of Creditor Michigan Unemployment Insurance  
Agency

**Signed on March 22, 2019**



/s/ Maria L. Oxholm

**Maria L. Oxholm**  
**United States Bankruptcy Judge**